

CLAIMS

What is claimed is:

- 1 1. A method, comprising:
2 receiving a check-out request from a consumer user of an electronic
3 storefront to purchase one or more products from the electronic storefront;
4 determining whether the consumer user is authorized to use a payment
5 service to make purchases from an electronic storefront;
6 serving a web-based check-out interface to a browser client used by the
7 consumer user, the check-out interface including an option to enable the consumer
8 user to make payment for the one or more products via the payment service if it is
9 determined the user is authorized to use the payment service.

- 1 2. The method of claim 1, further comprising:
2 sending a service cookie containing information to identify the consumer user
3 from the payment service to the browser client;
4 passing the service cookie via the browser client to the payment service in
5 response to a prompt from the electronic storefront; and
6 identifying the consumer user via the service cookie.

- 1 3. The method of claim 1, further comprising authenticating the electronic
2 storefront with the payment service.

- 1 4. The method of claim 3, wherein the electronic storefront is authenticated by:
2 selecting a merchant identity (ID) for the electronic storefront to be used for
3 transactions involving the payment service;

4 providing a merchant ID from the electronic storefront to the payment service;
5 and
6 comparing the merchant ID that is provided with the merchant ID that was
7 selected to authenticate the user.

1 5. The method of claim 4, wherein the merchant ID is provided to the payment
2 service via a URL (uniform resource locator)

1 6. The method of claim 1, further comprising generating the web-based check-
2 out interface by employing an application program interface (API) that is provided to
3 the electronic storefront by the payment service.

1 7. The method of claim 1, further comprising serving a web-based check-out
2 interface to the browser client that does not include an option to enable the
3 consumer user to make payment of the one or more products via the payment
4 service if it is determined the user is not authorized to use the payment service to
5 make purchases from the electronic storefront.

1 8. The method of claim 1, wherein the operation of determining whether the
2 consumer user is authorized to use the payment service to make purchases from an
3 electronic storefront is performed in a manner that is transparent to the consumer
4 user.

1 9. The method of claim 1, further comprising:
2 serving a first web page via the electronic storefront containing visual content
3 including a check-out option;

4 serving a second web page via the electronic storefront containing hidden
5 content including information to redirect the browser client to a web page hosted by
6 a payment service web site, redirection to the web page causing the browser client
7 to return a service cookie stored by the browser client to the payment service web
8 site;

9 extracting user identification information from the service cookie to determine
10 an identify of the consumer user;

11 determining if the consumer user is authorized to use the payment service via
12 a check with a corresponding user profile; and

13 redirecting the client browser to a third web page hosted by the electronic
14 storefront.

1 10. The method of claim 9, further comprising:

2 storing information at the payment service web site identifying a return URL
3 (uniform resource locator) corresponding to the third web page;

4 extracting a return URL embedded in the information to redirect the browser
5 client to the web page hosted by the payment service web site; and

6 comparing the return URL that is extracted to the return URL corresponding
7 to the third web page to determine whether redirection to the third web page should
8 be performed.

1 11. The method of claim 10, further comprising embedding information in the URL
2 to the third web page indicating whether the user is authorized to use the payment
3 service.

1 12. The method of claim 10, further comprising providing an interface to enable
2 an administrator for the electronic storefront to register one or more return URLs with
3 the payment service.

1 13. A method, comprising:
2 serving a web page hosted by an electronic storefront web site, the web page
3 including a check-out option;
4 redirecting a browser from the web page to a payment service web site in
5 response to a consumer user activating the check-out option;
6 sending information from the electronic storefront web site to the payment
7 service web site identifying a merchant that hosts the electronic storefront;
8 processing information received at the electronic storefront web site from the
9 payment service web site indicating whether the consumer user is authorized to
10 purchase products offered by the electronic storefront using payment via the
11 payment service; and
12 serving one or more web pages to provide a check-out flow for the consumer
13 user, said one or more web pages including an option to use the payment service to
14 make a purchase corresponding to the check-out flow if the consumer user is
15 authorized to purchase products using the payment service.

1 14. The method of claim 13, wherein the browser is redirected to the payment
2 service web site and the information identifying the merchant is sent by:
3 generating a URL (uniform resource locator) containing an embedded
4 merchant identifier; and
5 sending the URL to the browser.

1 15. The method of claim 14, further comprising embedding a return URL within
2 the URL used to redirect the browser to the payment service web site, the return
3 URL to redirect the browser a first web page in the check-out flow.

1 16. The method of claim 13, further comprising incorporating an application
2 program interface (API) provided by the payment service to facilitate transactions
3 with the payment service.

1 17. A method, comprising
2 extracting a merchant identifier (ID) from a URL (uniform resource locator)
3 used to direct a browser to a payment service web site, the merchant identifier
4 corresponding to an operator of an electronic storefront;
5 authenticating use of the payment service by the merchant based on the
6 merchant identifier that is extracted; and
7 generating a return URL to redirect the browser to a first web page in a
8 check-out flow hosted by the electronic storefront if the merchant is authenticated,
9 the check-out flow including an option to purchase products from the electronic
10 storefront via the payment service.

1 18. The method of claim 17, further comprising:
2 issuing service cookies to registered users of the payment service;
3 sending information to the browser to retrieve a service cookie stored on a
4 client hosting the browser, the client operated by a consumer user of the electronic
5 storefront;
6 receiving the service cookie from the browser; and
7 determining if the consumer user is authorized to use the payment service
8 based on information contained in the service cookie.

1 19. The method of claim 17, further comprising:
2 extracting a return URL embedded in the URL used to direct a browser to a
3 payment service web site; and
4 determining if the return URL that is extracted matches a return URL the
5 merchant has registered with the payment service.

1 20. The method of claim 19, further comprising:
2 generating a web-based interface to enable an administrator for the merchant
3 to register one or more return URLs with the payment service

1 21. A machine-readable medium to provide instructions, which when executed
2 perform operations including:
3 redirecting a browser from an electronic storefront web site to a payment
4 service web site in response to a consumer user activating a check-out option;
5 sending information from the electronic storefront web site to the payment
6 service web site identifying a merchant that hosts the electronic storefront;
7 processing information received at the electronic storefront web site from the
8 payment service web site indicating whether the consumer user is authorized to
9 purchase products offered by the electronic storefront using payment via the third
10 party service; and
11 selecting a check-out flow comprising one or more web pages to serve to the
12 browser, the check-out flow that is selected to include an option to make a purchase
13 using the payment service if the consumer user is authorized to use the payment
14 service, otherwise the check-out flow that is selected to not include an option to
15 make a purchase using the payment service.

1 22. The machine-readable medium of claim 21, to provide further instructions to
2 perform the operation of embedding a merchant identifier in a URL (uniform
3 resource locator) used to redirect the browser to the payment service web site.

1 23. The machine-readable medium of claim 22, to provide further instructions
2 embodied as an application program interface (API) to be employed by an electronic
3 storefront to enable transactions with the payment service.

1 24. The machine-readable medium of claim 21, to provide further instructions to
2 perform the operation of embedding return URL (uniform resource locator) within a
3 URL used to redirect the browser to the payment service web site, the return URL to
4 redirect the browser to the web page containing or not including the option to make a
5 purchase using the payment service.

1 25. A machine-readable medium to provide instructions, which when executed
2 perform operations including:
3 extracting a merchant identifier (ID) from a URL (uniform resource locator)
4 used to direct a browser to a payment service web site, the merchant identifier
5 corresponding to an operator of an electronic storefront;
6 authenticating use of the payment service by the merchant based on the
7 merchant identifier that is extracted; and
8 generating a return URL to redirect the browser to a check-out page hosted
9 by the electronic storefront if the merchant is authenticated.

1 26. The machine-readable medium of claim 25, to provide further instructions to
2 perform operations including:
3 receiving a service cookie from a consumer user of the electronic storefront;

4 determining if the consumer user is authorized to use the payment service
5 based on information contained in the service cookie.

1 27. The machine-readable medium of claim 25, to provide further instructions to
2 perform operations including:

3 extracting a return URL embedded in the URL used to direct a browser to a
4 payment service web site; and

5 determining if the return URL that is extracted matches a return URL the
6 merchant has registered with the payment service.

1 28. The machine-readable medium of claim 25, to provide further instructions to
2 perform operations including:

3 generating a web-based interface to enable an administrator for the merchant
4 to register one or more return URLs with the payment service

1 29. The machine-readable medium of claim 25, wherein at least a portion of the
2 instructions are embodied as a common gateway interface (CGI) script.